

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
WILKES BARRE DIVISION**

In re: ROBERT M LOVE	§	Case No. 5:18-bk-05250
JODY ANN LOVE	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/14/2018.
- 2) The plan was confirmed on 12/23/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 06/03/2021.
- 5) The case was dismissed on 09/30/2021.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 39,600.00	
Less amount refunded to debtor(s)	\$ 1,143.32	
<b>NET RECEIPTS</b>		<b>\$ 38,456.68</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 3,038.40	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,538.40</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DANIEL J. RHEAM, ESQUIRE	Lgl	0.00	NA	NA	2,500.00	0.00
DANIEL J. RHEAM, ESQUIRE	Pri	0.00	2,500.00	0.00	0.00	0.00
BRANCH BANKING & TRUST	Sec	0.00	80,782.99	0.00	0.00	0.00
DISCOVER	Uns	18,059.67	18,059.67	18,059.67	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	518.12	56.59	56.59	0.00	0.00
MARTIN AND TAMI GOLDER	Pri	0.00	35,000.00	5,700.00	584.30	0.00
MARTIN AND TAMI GOLDER	Uns	35,000.00	35,000.00	29,300.00	0.00	0.00
BERKHEIMER TAX	Pri	363.49	415.45	415.45	42.59	0.00
COMMONWEALTH OF	Pri	1,711.00	1,567.68	1,457.41	149.40	0.00
COMMONWEALTH OF	Uns	0.00	1,567.68	110.27	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,248.30	928.47	928.47	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Sec	14,447.66	13,801.09	695.85	680.53	0.00
ALLY FINANCIAL	Sec	7,890.16	7,513.97	584.79	324.10	0.00
MIDLAND CREDIT MGMT;	Uns	643.88	643.88	643.88	0.00	0.00
BANK OF AMERICA	Uns	1,876.97	1,876.76	1,876.76	0.00	0.00
PORTFOLIO RECOVERY	Uns	745.11	745.11	745.11	0.00	0.00
JASON AND LISA KLEESE	Uns	10,627.75	18,050.06	18,050.06	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
AIS PORTFOLIO SERVICE, LP	Uns	214.74	178.51	178.51	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	9,431.71	9,541.09	7,767.20	796.20	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	9,541.09	1,773.89	0.00	0.00
LEZZER HOLDINGS INC	Uns	0.00	12,994.95	12,994.95	0.00	0.00
KEYSTONE BUILDING PRODUCTS	Uns	18,254.71	18,254.71	18,254.71	0.00	0.00
SALLIE MAE	Uns	3,171.50	2,920.77	2,920.77	0.00	0.00
SALLIE MAE	Uns	2,303.15	1,824.56	1,824.56	0.00	0.00
SRS DISTRIBUTION INC	Uns	0.00	35,678.82	35,678.82	0.00	0.00
SNAP ADVANCES, LLC	Uns	69,795.73	69,795.73	69,795.73	0.00	0.00
LEZZER HOLDINGS INC	Sec	11,556.44	12,994.95	0.00	0.00	0.00
NORTHUMBERLAND COUNTY TAX	Sec	0.00	5,473.26	0.00	0.00	0.00
NORTHUMBERLAND COUNTY TAX	Sec	0.00	1,177.02	0.00	0.00	0.00
FREEDOM MORTGAGE	Sec	159,059.38	163,839.09	30,341.16	30,341.16	0.00
BB&T	Sec	71,596.93	NA	NA	0.00	0.00
MONTEREY FINANCIAL	Sec	8,373.17	NA	NA	0.00	0.00
BERKLEY NET	Uns	17,488.00	NA	NA	0.00	0.00
BEST VERSION MEDIA	Uns	5,072.40	NA	NA	0.00	0.00
BILLTOWN COUNTERTOPS	Uns	3,195.44	NA	NA	0.00	0.00
BI-LO SUPPLY	Uns	7,567.69	NA	NA	0.00	0.00
BIZ BOA CREDIT	Uns	6,317.48	NA	NA	0.00	0.00
DAVID TROYER	Uns	3,750.00	NA	NA	0.00	0.00
DIRECTV	Uns	298.41	NA	NA	0.00	0.00
DIVINE PROVIDENCE HOSPITAL	Uns	500.29	NA	NA	0.00	0.00
EASTERN SURFACES	Uns	431.00	NA	NA	0.00	0.00
ERIE INSURANCE	Uns	22,488.12	NA	NA	0.00	0.00
EYER EXCAVATING	Uns	9,000.00	NA	NA	0.00	0.00
FRIEDMAN ELECTRIC	Uns	2,093.64	NA	NA	0.00	0.00
GEISINGER	Uns	750.08	NA	NA	0.00	0.00
HOME DEPOT	Uns	3,255.49	NA	NA	0.00	0.00
HONEY DIPPERS OF LYCO	Uns	519.40	NA	NA	0.00	0.00
IRONWOOD FINANCING	Uns	69,813.00	NA	NA	0.00	0.00
JAKES CONTRACTING	Uns	1,533.33	NA	NA	0.00	0.00
KOHL BP SUS DISTRIBUTION	Uns	30,941.57	NA	NA	0.00	0.00
LCWSA	Uns	1,673.65	NA	NA	0.00	0.00
LEAD STREAM/WEB.COM	Uns	599.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LEGACY CRAFTED	Uns	11,172.01	NA	NA	0.00	0.00
LOWES	Uns	7,892.86	NA	NA	0.00	0.00
LYCOMING REALTY	Uns	5,700.00	NA	NA	0.00	0.00
MASSANUTTEN RESORT/	Uns	1,753.17	NA	NA	0.00	0.00
MILLERS SEAMLESS GUTTER	Uns	1,964.81	NA	NA	0.00	0.00
MUTUAL BENEFIT	Uns	677.80	NA	NA	0.00	0.00
PENN HILLS FLOORING	Uns	17,281.92	NA	NA	0.00	0.00
PLANTATION RESORT VILLAS	Uns	966.00	NA	NA	0.00	0.00
ROGERS ROOFING	Uns	3,096.00	NA	NA	0.00	0.00
SEIDEL & CERO	Uns	7,092.00	NA	NA	0.00	0.00
SETH KILGORE	Uns	1,250.00	NA	NA	0.00	0.00
SHERWIN WILLIAMS	Uns	813.22	NA	NA	0.00	0.00
STAHLNECKERS	Uns	911.60	NA	NA	0.00	0.00
STATE WORKERS INSURANCE	Uns	29,841.00	NA	NA	0.00	0.00
TDA	Uns	3,580.93	NA	NA	0.00	0.00
UNITED PLATE GLASS	Uns	2,520.00	NA	NA	0.00	0.00
WEATHER PROOFING	Uns	0.00	NA	NA	0.00	0.00
WILLIAM MILLER	Uns	5,253.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 30,341.16	\$ 30,341.16	\$ 0.00
Debt Secured by Vehicle	\$ 1,280.64	\$ 1,004.63	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 31,621.80	\$ 31,345.79	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 15,340.06	\$ 1,572.49	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 15,340.06	\$ 1,572.49	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 213,192.75	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,538.40	
Disbursements to Creditors	\$ 32,918.28	
<b>TOTAL DISBURSEMENTS:</b>		\$ 38,456.68

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/05/2022

By: s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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